



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter
<https://www.narfe190.org>

Volume 2026 No. 5
May 2026

>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

CHAPTER PRESIDENT

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

1ST V/P (MEMBERSHIP)

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

RECORDING SECRETARY

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

SERVICE OFFICER

PATTY MORALES
moroles14@gmail.com
1-805-801-1131

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

PROGRAMS

ED TROTTER
etrotterzzzz@verizon.net
1-805-340-4996

CHAPLAIN

CAROL ANNE MOORE
cmooresasm1@gmail.com
1-805-922-4864

PUBLICITY

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

NEWSLETTER EDITOR

VIC JOHNSON
vjohanson44@sbcglobal.net
1-805-647-7420

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

Funding cuts – federal and state – may be on the way to Food Share and their state-wide counterparts.

Yet an increased demand on top of a surge of more than 170% since 2019 (and COVID) is expected.

Last year, around a quarter million Californians got food from the food sharing network of 200 activities.

Locally, Food Share now serves about 700 to 1,000 cars every week at their College Park site in Oxnard.

If you want to help *locally* with funds, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 NEWSLETTER

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

MAY LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

>> Use “A” Street entrance **ONLY** <<

Date: Thursday, May 21

Time: 11:30 to socialize, 12:00 to dine

Cost: \$17.00

Please make your reservations by **NOON**, Monday, May 18. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **May 21**, we’ll meet at 11:30, with lunch to be served at noon. The day’s menu will be:

Lasagna

Green Salad

Garlic Bread

Ice Cream

Water & Coffee

Note: If you’ve ordered a take-home meal, please let Carl know when you check in. Also, please pay with smaller bills.

MAY PROGRAM

This month, we’ll have **Tom Dowd** from Naval Station Point Mugu presenting. He will be talking about the Naval Station, with an emphasis on Range Operations.

His presentation is a fitting topic for the Public Service Recognition week, it’ll be a good opportunity to hear about what one of our fellow public service folks provide – right here in Ventura County!

Please call Carl (805-487-1801) to make your reservation(s). If you’ll have a guest, make a reservation – even if your guest won’t be eating with us (it’ll ensure everyone will have a seat).

IDENTITY PROTECTION BENEFITS EXPIRE

A decade after a breach of the OPM exposed roughly 22 million records in 2015, identity theft protection services for affected federal workers and their families are beginning to expire. It marks the end of a long-running federal response to one of the government’s most damaging cyber intrusions.

Those who signed up for the MyIDCare program 10 years ago are receiving emails informing them their services will expire 10 years to the day of their enrollment. The notices began going out late last year and will continue through September.

NOTES FROM THE TOP

George Ramirez, President

This month – May – is NARFE Membership Month. That being the case, you're encouraged to invite a potential member to attend our luncheon this month.

Public Service Recognition Week

Public Service Recognition Week was held during May 1-7. During that week, federal employees as well as retired annuitants, could take pride as they reflected on the contributions, sacrifices and valuable service they and other public servants made, or continue to make, during the course of their careers.

We don't need to wait another whole year to bring attention to the value we bring to our community and country. Although it may be done mostly during the Public Service Recognition week, a letter to the editor of a local or regional newspaper with a short personal story telling about your role in the public sector can help foster a wider appreciation of contributions made by those in public service.

OPM Access to your Medical Records

Congressional Democrats are pushing back against a Trump administration plan to collect the detailed medical records of millions of federal employees and their families, warning that the proposal is unlawful and could expose some of the country's most sensitive personal data to political misuse.

Previously, NARFE expressed the need for the Office of Personnel Management (OPM) to protect the privacy and security of claims data, and to explain why they need it, and how they plan to use it.

Some Good News

Agency Upgrades: OPM is modernizing human capital management with a new HR Shared Center to improve HR services.

OPM Launches Effort to Recruit the Next Generation of Federal Talent: The new network, available at [EarlyCareers.gov](https://www.opm.gov/earlycareers), will help build a stronger pipeline of talent into critical mission roles across government, including finance, human resources, engineering, project management, and procurement.

The initiative supports broader administration efforts to modernize federal hiring and strengthen the next generation of public servants. - *George*

STATE FEDERATION TO MEET ON ZOOM

NARFE members are invited to attend the state Federation's Annual Meeting on Monday, May 18, 2026 at 11:00 am PST via Zoom. All Federation members (in chapters or not) are welcome to attend!

If you didn't receive an email announcement but would like to attend, you can find information and details on how to do so online. Just click [here](#) to begin.

MEMBERSHIP MATTERS

by Carol Anne Moore

Our National Active and Retired Federal Employees Association – NARFE – is a nonprofit, nonpartisan group helping to support better government through advocacy, community and education for active and retired federal employees. The organization actively supported Public Service Recognition week during the first week of this month. But like any organization, NARFE always needs and welcomes more members across the country.

All of May is NARFE's Membership Month. It's our opportunity for members to help NARFE's numbers grow. More members will help to ensure our collective voice is heard in Washington in the ongoing effort to preserve and improve our earned benefits.

A potential member may ask, what's in a NARFE membership? In response, here's a list we can tell to someone who may want to join:

NARFE Members enjoy:

- Active representation on Capitol Hill
- Reliable information and answers to questions
- Comprehensive FEHB plan comparisons
- Step-by-step guidance through Open Season
- TSP information and strategies
- Pre-retirement planning and ongoing retirement support
- Webinars, resources and training for navigating your career
- Community connections via FEDHub and local chapters
- Award-winning NARFE Magazine
- Access to the [Federal Benefits Institute](#)
- NARFE Perks member discounts

And when someone joins NARFE during Membership Month, (and while supplies last), they'll receive a limited-edition NARFE Tote Bag.

For Members During May

In addition to the above, NARFE National President Shackelford reminds us that, yes, we *do* need NARFE.

It's the *only* association dedicated to fighting for the federal benefits we've earned, and we deserve to keep them.

To continue the effort, NARFE (like any organization) needs both members and funding. During the month, the organization's funding goal is \$15,000. When a member supports NARFE with a donation of \$25 or more, they will also receive [a limited-edition NARFE tote bag while supplies last](#).

Recruit a New Member

For 2025/26, NARFE's typical incentives offered for recruiting new NARFE members are typically:

- \$8 for active employees who join from Jan 1 – Aug 31
- \$10 for any new member from Sept 1 – Dec 31

Unless we speak, Congress will assume our consent!

OLDER CALIFORNIANS MONTH

This month, the California Department of Aging (CDA) is observing Older Californians Month by recognizing the contributions, strength, and lived experiences of older adults across California. It's also a time to highlight the importance of healthy aging across communities and the role each of us plays in how we age.

The CDA is launching the [Age Well: Start the Conversation](#) campaign to encouraging people to talk with family and loved ones early about aging. From staying connected and maintaining health to planning for future care and support, these conversations are important to help individuals and families understand their options and available resources. Staying active and informed can help us keep our health as we age.

Across the state, Area Agencies on Aging and community-based partners provide services that support older adults, people with disabilities, and family caregivers. These services help people stay healthy, remain in their homes, and stay connected to their communities.

Go online to explore the CDA's [partner toolkit](#) and share it with your families, friends, communities, and networks.

NO SURPRISE: IMPOSTER SCAMS INCREASE

Last year, imposter scams were the #1 scam for the ninth year in a row.

In 2025, the FTC received more than 1 million reports of imposter scams. The reported losses increased by nearly 20% to \$3.5 billion.

Government imposter scams were up 40%, due in part to overdue toll messages. Those bogus messages can spoof real toll collection programs to seem valid, and then threaten to charge late fees or suspend your vehicle's registration if you don't pay right away.

Want to learn more about avoiding and reporting scams? The FTC has more resources to help you to:

- [Recognize the signs of a scam](#),
- Develop an [action plan to avoid scams](#), and
- Know [what to do if you were scammed](#).

If you see or know of a scam, report it to the FTC at [ReportFraud.ftc.gov](#). You'll help investigators build cases against scammers and help stop them.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

If you talk with almost anyone about reverse mortgages, you'll surely hear some myths and half-truths. This month, I'll highlight some of them.

Reverse Mortgage Myths

A reverse mortgage can provide seniors (62 and older) with additional income from a loan against their home. The purpose of a reverse mortgage is usually to receive income to pay off existing debt or pay off the monthly mortgage payments.

To qualify, you must have home ownership (whether fully paid or not), live in the home, and pay the taxes and insurance. Loan repayments for a reverse mortgage are not required until the borrower(s) is (are) deceased.

One common myth: you can lose your home and be forced to move out. It's not true as long as you adhere to the loan terms: pay the taxes, insurance, and maintain the home.

Another falsehood is that your heirs will inherit the debt. Heirs can inherit the home, but they must pay off the reverse mortgage balance either with a new mortgage or by selling the home. They have to pay 95% of the appraised value if the loan balance exceeds the value of the home.

A third myth: you cannot keep your home in a trust. That's not true, but lender's requirements must be met.

The lender does not take your home when you pass away; that, too, is a myth. The home's equity belongs to you and your heirs, not the lender. If the surviving spouse is a co-borrower, they aren't kicked out of the home either. The home can be sold at any time; proceeds are applied to the debt, and the remaining equity belongs to the living owner or the heirs.

A big plus is the income received is not taxable, since it is a loan. A reverse mortgage can be part of your retirement portfolio, but you will receive HUD counseling to be sure you understand the terms of the loan. You can use the funds any way you wish after having paid any pre-existing debt. You can receive the payments monthly, as a lump sum, or a line of credit. Your home doesn't need to be in perfect condition; it only needs to meet safety requirements. For more details consult a trusted professional.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	249
New Members	0
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	248

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,896.41
Receipts	386.72
Disbursements	<u>(427.37)</u>
End of month balance	\$ 1,855.76

CAN PROTEIN HELP WITH ALZHEIMER'S?

Scientists at Baylor have discovered a way to help the brain clean itself of harmful Alzheimer's plaques by activating its own support cells. By increasing a protein called Sox9, researchers were able to boost the activity of astrocytes, star-shaped cells that help maintain brain health. In mice with existing memory problems, the approach reduced plaque buildup and also preserved cognitive function over time.

Researchers discovered a 'built-in' process that can remove amyloid plaques from the brains of mouse models of Alzheimer's disease while also helping preserve memory and thinking ability.

Lower levels of Sox9 levels led to faster plaque buildup, a simpler astrocyte structure and reduced ability to clear amyloid deposits. Increasing Sox9 produced the opposite outcome, Alzheimer's column continues



**National Active and Retired
Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533**

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

RETURN SERVICE REQUESTED

Alzheimer's column continues

enhancing astrocyte activity, improving their structural complexity and promoting plaque removal.

Researchers increased the level of the Sox9 protein to boost the activity of astrocytes to help maintain brain health. That reduced plaque buildup in mice and preserved their cognitive function over time.

The technique suggests a potential treatment strategy focused on boosting the brain's own support system to slow cognitive decline in neurodegenerative disease.

The researchers emphasize that more work is needed to understand how Sox9 functions in the human brain over time. Even so, the findings open the door to new therapies possible that aim to harness astrocytes as a natural defense against neurodegenerative disease.

As is the case with so many research efforts, the promising beginning seen in mice has many possible positive outcomes for humans..

IS YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears john doe somewhere. (It could be *your* name; last month, it was Ben Rabina.)

If you find *your* name, tell Carl when you make your reservation or when you check in. Your lunch will be free, so start looking now!

MEMBERSHIP CHANGES

This month, we again have **no** new or reinstated members to welcome to Chapter 190.

Nevertheless, please be sure to welcome *all* attendees, including visitors (not just members) to our luncheon meetings!

NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

LOOKING AHEAD TO NEXT MONTH

We'll be at the Elks on Thursday, June 18. Make your reservations with Carl by noon on Monday, June 15. The day's entrée: Chicken Fried Steak.

MAY LUNCHEON – FINAL REMINDER

We'll meet on Thursday, May 21. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, May 18.